Enrollment Action Checklist For State Agency, DOE, K12, DTCC & DSU Employees

2020 Benefits Open Enrollment Period: May 04 – 20, 2020 Coverage Effective Date: July 1, 2020



All the information you need to help you prepare for and complete Open Enrollment is located on the Statewide Benefits Office (SBO) website: <u>de.gov/statewidebenefits</u> > select "Open Enrollment."



STEP UP DURING OPEN ENROLLMENT and actively participate

between May 4 – 20, 2020 by completing these three simple steps in State of Delaware Employee Self-Service:



<u>STEP ONE</u>: Enroll, confirm or waive your health, dental and/or vision coverage in <u>State of Delaware Employee Self-Service</u>. <u>Important</u>: If you do not want to make any changes to your benefits and just keep what you currently have (or continue to waive coverage), you must select "I Confirm My Selections" and click Submit. View the <u>Open Enrollment Self-Service Guide</u> for step-by-step instructions on navigating Employee Self-Service.

- If enrolling a spouse or dependent child for the first time, you will be required to submit a Birth Certificate (for dependents only), Marriage Certificate, Social Security numbers or other required documentation as applicable. Please contact your organization's Human Resources/Benefits Office to obtain information on how documentation should be submitted and with any questions.
- If enrolling a dependent child for the first time, complete a Dependent Child Coordination of Benefits (DCOB) Form only if you are newly enrolling a dependent(s) on your health plan (Aetna or Highmark Delaware) for July 1, 2020 and the dependent(s) have other health coverage. The DCOB Policy and Form are located on the SBO Website (select your group > choose "Cover my Spouse/Dependent").
- If enrolling in a HMO (Aetna or Dominion National) plan, you are required to select a primary provider for you and your covered dependents. Be sure to confirm the provider participates in the plan's network and is accepting new patients prior to enrolling.



STEP TWO: Complete the online Spousal Coordination of Benefits Form in <u>State of Delaware Employee Self-Service</u> if you will be covering your spouse under a Highmark Delaware or Aetna health plan as of July 1, 2020. View the <u>Spousal Coordination of Benefits Self-Service Guide</u> for step-by-step instructions on completing the form.

Failure to submit a new form each year will result in a reduction of spousal health benefits.

STEP THREE: Access the online enrollment sites through <u>State of Delaware Employee Self-Service</u> under "Benefits Websites" *if you wish* to enroll or makes changes in the following plans:

- ASIFlex (Flexible Spending Account Plan)
- Securian (Accident & Critical Illness Insurance and/or State Group Universal Life Insurance)

View the <u>Open Enrollment Self-Service Guide</u> for step-by-step instructions on navigating Employee Self-Service. Learn more about plan eligibility and coverage options on the <u>SBO Website</u>.



Review Your Benefits Summary:

Review your Open Enrollment benefit selections through <u>State of Delaware Employee Self-Service</u> the following business day to make sure your health, dental and vision selections are correct. Change the date in the box to **07/01/2020** and select "**Go**." You can make changes to your benefits selections in State of Delaware Employee Self-Service up through the last day of Open Enrollment (May 20). If you notice an error on your Benefits Summary after Open Enrollment ends, you must contact your organization's HR/Benefits Office to correct the errors beginning May 26 and no later than Friday, May 29. 2020.



Where You Can Learn More:

There are several tools on the <u>SBO Website</u> to help you actively participate in Open Enrollment and be a wise healthcare consumer:

- → **2020 Open Enrollment Help Desk Support Chart** Document provides guidance on who to contact with specific questions/issues.
- → Open Enrollment Self-Service Guide Document provides step-by-step guidance in navigating State of Delaware Employee Self-Service for making benefit selections and enrolling your spouse and dependent child(ren).
- Online Courses Step Up for Open Enrollment, How to Select a Health Plan, and Choosing the Right Care provide helpful information and resources. There are even online courses available that cover each of the four health plans.
- Spousal Coordination of Benefits Self-Service Guide Document provides step-by-step guidance in navigating and completing the Spousal Coordination of Benefits Form.
- → **Health Plan Comparison Chart** Document provides a side-by-side comparison of the four health plans offered by the State of Delaware.
- myBenefitsMentor® Online consumer decision tool that is designed to help you estimate upcoming healthcare expenses and make the best enrollment selection from the four health plans offered by the State of Delaware.
- → And More! Access plan booklets, summaries, rates, etc.

Have questions about Open Enrollment or your benefits?

Contact your organization's Human Resources/Benefits Office.

You can also contact the State of Delaware Statewide Benefits Office (SBO) at 1-800-489-8933 or benefits@delaware.gov.